



PATENT

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Serial No.: 09/579,407	)	in an envelope addressed to: Mail Stop-
	)	APPEAL BRIEF – Patent,
Filed: May 25, 2000	)	P.O. Box 1450, Alexandria, VA
	)	22312-1450 on <u>January 17, 2006.</u>
Examiner: C.L. Gilligan	)	
	)	
Art Unit: 2761	)	<u>Jodi A. Calderon</u>
	)	
METHOD FOR GENERATING AN	)	<u>Jodi A. Calderon</u> 1-17-06
INSURANCE QUOTE	)	Signature Date

**APPELLANTS' APPEAL BRIEF**

Mail Stop – Appeal Brief - Patent  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

On or about November 15, 2005, appellant appealed from the Final Rejection of claims 1-24. The following is Appellant's Appeal Brief pursuant to 37 CFR § 1.192, submitted in triplicate. Please charge any additional fees to Deposit Account No. 50-1170 (three additional copies of page 1 are attached).

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REAL PARTIES IN INTEREST

The real parties in interest of the above-identified application are David, L. Bates, an individual residing at 142 S. 14<sup>th</sup> Street, LaCrosse, WI 54601; Jerome B. Gordon, an individual residing at 7 Lalley Boulevard, Fairfield, CT 06824; and Donald J. Goodenow, an individual residing at 5086 Myers Cove Street, Powell, Ohio 43065.

RELATED APPEALS AND INTERFERENCES

None.

STATUS OF CLAIMS

The Examiner has rejected claims 1, 3-9, 11, 13-18, 20 and 22-23 under 35 U.S.C. § 103(a) as being unpatentable over Mitcham, U.S. Patent No. 5,537,315 in view of Jones et al., U.S. Patent No. 5,239,462. In addition, the Examiner has rejected claims 2, 12 and 21 under 35 U.S.C. § 103(a) as being unpatentable over the Mitcham '315 patent in view of the Jones et al. '462 patent and further in view of Danilunas et al, U.S. Patent No. 6,263,320. Finally, the Examiner has rejected claims 10, 19 and 24 under 35 U.S.C. § 103(a) as being unpatentable over the Mitcham '315 patent in view of the Jones et al. '462 patent and further in view of an article by Dugas entitled "Not The Total Solution Bankruptcy Stays On Credit Reports". All of the claims have been finally rejected, and the rejection of all of the claims, namely, claims 1-24, is appealed herein. The claims, as they presently stand, are found in the Claims Appendix to this Appellant's Appeal Brief.

STATUS OF AMENDMENTS

A Request for Reconsideration was filed by Applicant in response to an Office Action dated December 10, 2004. On July 15, 2005, the Examiner issued an Office Action finally rejecting claims 1-24. No claim amendments are now pending.

SUMMARY OF CLAIMED SUBJECT MATTER

This present invention relates to insurance policies, and in particular, to a method for generating an insurance quote for a customer utilizing information provided by the customer on a loan application. *Specification, page 1, lines 5-7.*

It is a primary object and feature of the present invention to provide a method for generating an insurance quote for a consumer which allows an insurance provider to contact the consumer only at such point when the consumer needs insurance. *Specification, page 2, lines 2-4*

In accordance with the present invention, a method (10) is provided for generating an insurance quote in connection with obtaining a loan . The method includes the steps of obtaining data from a lender (16). At least a portion of the data is provided to the lender by the applicant (14). The insurance risk is underwritten responsive to the data (28) and an insurance quote is provided to the applicant (54).

It is contemplated that the insurance quote be provided by the lender, or alternatively, by an insurance provider. The step of underwriting the insurance risk may include the additional step of providing a plurality of insurance companies for underwriting the insurance risk (28) and determining a set of terms for each of a plurality of insurance companies for which those insurance companies would accept the insurance risk. One of the sets of terms may be selected and the insurance quote be provided in response thereto.

If any additional data is needed prior to underwriting an insurance risk, the additional data may be obtained from the applicant (30). After providing the insurance quote, the data is stored such that an additional insurance quote may be provided in the future in response to a request by the applicant. It is contemplated to obtain permission from the applicant prior to obtaining the data from the lender or prior to generating the insurance quote. It is noted that the data may also be obtained from a third party such as a credit bureau (24).

The above description gives an overall summary of the preferred embodiment of the invention, the following summarizes the claims at issue.

Claim 1 is an independent claim that defines a method (10) of generating an insurance quote for an applicant for a loan from a lender. The loan is intended to fund the purchase of an item. The method (10) includes the steps of determining the acceptability of the loan and obtaining data from a lender's database (16). At least a portion of the data in the database is provided to the lender by the applicant in connection with obtaining the loan from the lender (14). An insurance risk is automatically underwritten for the item intended to be purchased using the loan (28). Thereafter, the insurance quote is generated utilizing the data obtained from the lender's database (42). The insurance quote is for the provision of insurance to cover the item intended to be purchased using the loan (50). The applicant is advised of the acceptability of the loan and the insurance quote is provided to the applicant contemporaneously with the advising step if the loan has been accepted (54).

Claim 2 is a method claim dependent on claim 1 which recites that the insurance quote is provided by the lender. *Specification, page 3, lines 17-18.*

Claim 3 is a method claim dependent on claim 1 which recites that the insurance quote is provided by an insurance provider. *Specification, page 3, lines 17-18.*

Claim 4 is a method claim dependent on claim 1 which recites that the step of underwriting the insurance risk includes the additional steps of providing a plurality of insurance companies for underwriting the insurance risk (*Specification, page 5, lines 26-27*) and determining a set of terms for each of the plurality of insurance companies for which each of the plurality of insurance companies will accept the insurance risk. *Specification, page 5, lines 27-30.*

Claim 5 is a method claim dependent on claim 4 which recites that the method includes the additional steps of selecting one of the sets of terms and providing the insurance quote in

response thereto. *Specification, page 6, lines 11-12.*

Claim 6 is a method claim dependent on claim 1 which recites that the method further comprises the additional step of determining if additional data is needed prior to underwriting the insurance risk (30). If the additional data is needed, the step of obtaining the additional data from the applicant is conducted (32).

Claim 7 is a method claim dependent on claim 1 which recites that the method comprises the additional steps of storing the data after providing the insurance quote and providing an additional insurance quote in response to a request by the applicant. *Specification, page 13, lines 4-6.*

Claim 8 is a method claim dependent on claim 1 which recites that the method comprises the additional step of requesting permission from the applicant prior to obtaining the data from the lender. *Specification, page 5, lines 7-11.*

Claim 9 is a method claim dependent on claim 1 which recites that a second portion of the data is obtained from a third party (22).

Claim 10 is a method claim dependent on claim 9 which recites that the third party is a credit bureau (24).

Claim 11 is an independent claim that defines a method (10) of generating an insurance quote for an applicant for a loan from a lender. The loan is intended to fund the purchase of an item. The method (10) includes the steps of determining the acceptability of the loan and obtaining data from a lender's database (16). At least a first portion of the data in the database is provided to the lender by the applicant in order to obtain the loan (14). An insurance risk is automatically underwritten for the item intended to be purchased using the loan, using the data obtained from the lender's database, for a plurality of insurance companies (28). One of the plurality of insurance companies is selected in response to the step of underwriting the insurance

risk (42) and the same is provided as a selected insurance company. Thereafter, an insurance quote is generated for the applicant from the selected insurance company for the provision of insurance to cover the item intended to be purchased using the loan (50). The insurance quote and a determination of the acceptability of the loan is provided to the applicant if the loan has been accepted (54).

Claim 12 is a method claim dependent on claim 11 which recites that the insurance quote is provided by the lender. *Specification, page 3, lines 17-18.*

Claim 13 is a method claim dependent on claim 11 which recites that the insurance quote is provided by an insurance provider. *Specification, page 3, lines 17-18.*

Claim 14 is a method claim dependent on claim 11 which recites that the step of underwriting the insurance risk includes the additional step of determining a set of terms for each of the plurality of insurance companies under which each of the plurality of insurance companies will accept the insurance risk. *Specification, page 5, lines 26-30.*

Claim 15 is a method claim dependent on claim 11 which recites that the method includes the additional step of determining if additional data is needed prior to underwriting the insurance risk (30) and if the additional data is needed, conducting the step of obtaining the additional data from the applicant (32).

Claim 16 is a method claim dependent on claim 11 which recites that the method includes the additional steps storing the data after providing the insurance quote and providing an additional insurance quote in response to a request by the applicant. *Specification, page 13, lines 4-6.*

Claim 17 is a method claim dependent on claim 11 which recites that the method includes the additional step of requesting permission from the applicant prior to obtaining the data from the lender. *Specification, page 5, lines 7-11.*

Claim 18 is a method claim dependent on claim 11 which recites that a second portion of the data is obtained from a third party (22).

Claim 19 is a method claim dependent on claim 18 which recites that the third party is a credit bureau (24).

Claim 20 is independent claim defining a method (10) of generating an insurance quote for an applicant for a loan from a lender. The loan is intended to fund the purchase of an item. The method (10) includes the steps of determining the acceptability of the loan and requesting permission from the applicant to provide the insurance quote for the item. *Specification, page 5, lines 5-11.* A first portion of data is obtained from a lender's database in response to permission to provide the insurance quote from the applicant (14). The first portion of the data being provided to the lender by the applicant in order to obtain the loan. Thereafter, it is automatically determined if additional data is needed to underwrite an insurance risk for the item intended to be purchased using the loan (30). If the additional data is needed, the additional data is obtained (32). The insurance risk is automatically underwritten for the item intended to be purchased with the loan using the first portion of data for a plurality of insurance companies (34). One of the plurality of insurance companies is selected in response to the step of underwriting the insurance risk and provided as a selected insurance company (42). The insurance quote is provided from the selected insurance company, along with a determination of the acceptability of the loan, to the applicant if the loan has been accepted (54). The data is stored after providing the insurance quote and an additional insurance quote may be provided in response to a request by the applicant. *Specification, page 13, lines 4-6.*

Claim 21 is a method claim dependent on claim 20 which recites that the insurance quote is provided by the lender. *Specification, page 3, lines 17-18.*

Claim 22 is a method claim dependent on claim 20 which recites that the insurance quote is provided by an insurance provider. *Specification, page 3, lines 17-18.*



Claim 23 is a method claim dependent on claim 20 which recites that the additional data is obtained from a third party (22).

Claim 24 is a method claim dependent on claim 23 which recites that the third party is a credit bureau (24).

### GROUND OF REJECTION TO BE REVIEWED ON APPEAL

The issue presented for review is as follows:

- I. Whether claims 1, 3-9, 11, 13-18, 20 and 22-23 are patentable under 35 U.S.C. § 103(a) over Mitcham, U.S. Patent No. 5,537,315 in view of Jones et al., U.S. Patent No. 5,239,462.

It is noted that claims 1-10 stand or fall together, independent from the other claims appealed herein; claims 11-19 stand or fall together, independent from the other claims appealed herein; and claims 20-24 stand or fall together, independent from the other claims appealed herein. As such, applicant will not independently argue the merits of the Examiner's rejection of claims 2, 12 and 21 under 35 U.S.C. § 103(a) as being unpatentable over the Mitcham '315 patent in view of the Jones et al. '462 patent and further in view of Danilunas et al, U.S. Patent No. 6,263,320 or the merits of the Examiner's rejection of claims 10, 19 and 24 under 35 U.S.C. § 103(a) as being unpatentable over the Mitcham '315 patent in view of the Jones et al. '462 patent and further in view of an article by Dugas entitled "Not The Total Solution Bankruptcy Stays On Credit Reports".

### ARGUMENT

#### Issue I

- I. Rejection

The Examiner has rejected claims 1, 3-9, 11, 13-18, 20 and 22-23 under 35 U.S.C. § 103(a) as being unpatentable over Mitcham, U.S. Patent No. 5,537,315 in view of Jones et al., U.S. Patent No. 5,239,462.

In the examiner's opinion, Mitcham discloses a method of generating an insurance quote for an individual that includes the steps of: obtaining data from an applicant for insurance; automatically underwriting an insurance risk for an item using the data obtained from the applicant; and generating and providing an insurance quote to the applicant wherein the insurance quote is for the provision of insurance to cover the item. However, the examiner concedes that Mitcham does not teach the steps of determining the acceptability of a loan; obtaining data from a lender's database; using such data to underwrite a corresponding insurance risk; or advising the applicant of the acceptability of the loan contemporaneously with providing the insurance quote.

In order to cure the deficiencies of the Mitcham '315 patent, the examiner offers the Jones et al., '462 patent. The examiner suggests that Jones teaches a method for determining the approval status of a potential borrower and utilizes such method to provide data regarding the potential borrower to an insurance provider to permit follow-up with the potential borrower. In the examiner's opinion it would have been obvious to one of ordinary skill in the art of automobile financial services to incorporate this feature of connecting insurance providers and lenders for the purpose of further decreasing the amount of time need to purchase and insure a vehicle by a potential customer.

## II. Prior Art

The Mitcham '315 patent is directed to a data processing system for automatically associating a user signature with a document. More specifically, the data processing system incorporates a touch screen and a pointing device. A user supplies information utilizing the touch screen and the pointing device to create documents such as an insurance agreement that may be printed or kept as stored electronic document. It is contemplated that by using the data

processing system disclosed in the '315 patent, a user may independent create a binding document, such as an insurance agreement, without the need for interacting with the representative of the party, such as a representative insurance company.

The Jones et al., 462 patent discloses a method and apparatus for the real-time automatic determination of the approval status of a potential borrower of a loan. The method includes the steps of: (1) transmitting an image of a form by facsimile transmission to a control location, wherein the form contains predefined information applicable to the potential borrower in spaces located at predetermined locations; (2) automatically receiving the image of the form by facsimile transmission at the control location; (3) automatically scanning and interpreting the image of the form to obtain the predefined information; (4) automatically determining at the control location the approval status of the potential borrower according to criteria provided by a lender, wherein the determining step utilizes the predefined information; and (6) automatically transmitting information regarding the approval status from the control location to the potential borrower.

### III. CLAIMS 1-10

As heretofore described, claim 1 defines a method of generating an insurance quote for an applicant for a loan from a lender to purchase an item. The method includes the steps of determining the acceptability of the loan and obtaining data from a lender's database. At least a portion of the database is provided to the lender by the applicant in connection with obtaining a loan from the lender. Thereafter, an insurance risk is automatically underwritten for the item intended to be purchased using the loan and the insurance quote is generated utilizing the data obtained from the lender's database. The process does not require any affirmative action by the applicant beyond the preparation of a loan application. The applicant makes no specific request for an insurance quote and does not provide an application for insurance. The applicant is advised of the acceptability of the loan contemporaneously with the insurance quote if the loan has been accepted.

As hereinafter described, unlike claim 1, nothing in the cited references shows or suggests a method of generating an insurance quote wherein the insurance quote is provided to the applicant contemporaneously with a favorable decision on a loan application. Further, unlike the method of claim 1, nothing in any of the cited references shows or suggests a method for a generating an insurance quote that utilizes data obtained from a lender's database to automatically generate the quote. (underlining added)

Initially, it must be point out that the Examiner has suggested that Mitcham teaches a method of generating an insurance quote for an individual that comprises the steps of obtaining data from an applicant for insurance and automatically underwriting an insurance risk for an item using the data obtained from the applicant. However, these steps are in direct contradiction to the steps defined in independent claim 1. Claim 1 does not require the applicant to apply for insurance. (underlining added) In fact, the purpose of applicant's claimed invention is to provide an insurance quote to the applicant without the applicant requesting the insurance quote or filling out an application for insurance. More specifically, the methodology defined in independent claim 1 is a passive process wherein the underwriting of an insurance risk for an item is done automatically for the item intended to be purchased using a loan. The insurance quote is generated utilizing the data obtained from the lender's database, not from an application for insurance as provided for in the Mitcham '315 patent.

In addition, nothing in the '315 patent even contemplates using loan application data to generate an insurance quote. The methodology disclosed in Mitcham is very specific. Referring to column 5, lines 30-43 of the '315 patent, the methodology requires the potential insured to input a long list of necessary items at the kiosk in order for the software to generate the insurance quote. This process is entirely absent and unneeded in the methodology of claim 1.

The Jones et al., '462 patent cannot cure the deficiencies of the Mitcham '315 patent. More specifically, the Jones '462 patent is directed to a method and apparatus for improving real time automatic determination of the approval status of a potential borrower of a loan. It is conceded that the '462 patent does suggest that the lender advise various lead organizations, such

as insurance companies, that a potential borrower is considering obtaining a loan to purchase an item. However, the method disclosed in the '462 patent does not suggest any action other than the referral of the potential borrower to the insurance companies. (underlining added). The methodology in '462 patent does not teach or even contemplate a process wherein an insurance quote is automatically generated utilizing data obtained from a lender's database (underlining added) Jones still requires an insurance company to approach the applicant and for the applicant to fill out an application requesting insurance. Again, this teaches away from the methodology defined in independent claim 1. As the Examiner points out, the method disclosed in Jones merely provides a system wherein "...data regarding the potential borrower [is provided] to an insurance company to permit follow up with the potential borrower." *See, Office Action dated December 10, 2004, page 3, paragraph No. 6.*

"To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991)." *Manual of Patent Examining Procedure*, §2142. As heretofore described, nothing in either of the cited references teaches or suggests a process wherein an insurance quote is automatically generated utilizing data obtained from a lender's database. As such, it is believe that claim 1 defines over the references and is in proper form for allowance.

Claims 2-10 depend either directly or indirectly from independent claim 1 and further define a method of generating an insurance quote not shown or suggested in the art. It is believed that claims 2-10 are allowable as depending from an allowable base claim and in view of the subject matter of each claim.

IV. CLAIMS 11-19

Claim 11 defines a method is provided for generating an insurance quote for an applicant for a loan. Similar to claim 1, claim 11 requires the steps of determining the acceptability of a loan and automatically underwriting an insurance risk for the item intended to be purchased with the loan proceeds, using the data obtained from the lender's database. Claim 11 further requires that the underwriting occur for a plurality of insurance companies. Thereafter, one of the plurality of insurance companies is selected and an insurance quote is generated for the applicant from the selected insurance company. Finally, the insurance quote is provided to the applicant with the determination of the acceptability of the loan if the loan has been accepted.

As heretofore described with respect to independent claim 1, neither of the cited references shows or suggests a method of generating an insurance quote that includes the step of automatically underwriting an insurance risk of an item that is intended to be purchased using the loan using data obtained from a lender's database. Such a step is entirely absent from the cited references and there is no teaching or suggestion in either reference to provide such claimed methodology. The Mitcham '315 patent specifically requires the applicant to request an insurance quote and to enter information to apply for such a quote. *See, Mitcham, U.S. Patent No. 5,537,315, column 5, line 1 – column 6, line 14*. In other words, the process disclosed in the '315 patent requires a specific request by an applicant for an insurance quote. The Jones et al., '462 patent merely provides a methodology wherein data regarding a potential borrower is afforded to lead organizations, such as insurance providers, to permit follow up by those lead organizations with the potential borrower. Hence, neither reference shows or suggests tying together the information provided by a potential borrower to generate an insurance quote with the process of obtaining a loan, much less the selection of one of a plurality of insurance companies to generate the quote. Such a methodology is entirely absent from the cited references. As such, it is believed that independent claim 11 defines over the cited references and passage to allowance is respectfully requested.

Claims 12-19 depend either directly or indirectly from independent claim 11 and further define a method of generating an insurance quote not shown or suggested in the prior art. Applicant believes that claims 12-19 are allowable as depending from an allowable base claim and in view of the subject matter of each claim.

V. CLAIMS 20-24

Referring to claim 20, a method is provided for generating an insurance quote for an applicant for a loan from a lender wherein the loan is intended to fund the purchase of an item. The method includes the steps of determining the acceptability of the loan and requesting permission from the applicant to provide the insurance quote for the item. A first portion of data is obtained from a lender's database in response to permission to provide the insurance quote from the applicant. The first portion of data is provided to the lender by the applicant in order to obtain the loan. Automatically, it is determined if additional data is needed to underwrite an insurance risk for the item, and if so, such information is obtained. Thereafter, the insurance risk is automatically underwritten for a plurality of insurance companies and one of the plurality of insurance companies is selected. The insurance quote from the selected insurance company and a determination of the acceptability of the loan are provided to the applicant if the loan has been accepted. In addition, an additional insurance quote may be provided to the applicant if requested.

As described with respect to claims 1 and 11, nothing in the cited references show or suggest tying the generation of an insurance quote to the use of information provided to a lender by an applicant in order to obtain a loan. Such a methodology is entirely absent from the cited references. Hence, it is believed that independent claim 20 defines over the cited references and passage to allowance is respectfully requested.

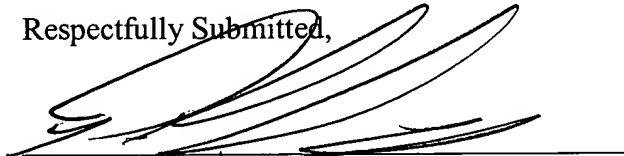
Claims 21-24 depend either directly or indirectly from independent claim 20 and further define a method not shown or suggested in the prior art. It is believed that claims 21-24 are

allowable as depending from an allowable base claim and in view of the subject matter of each claim.

### CONCLUSION

Contrary to the Examiner's assertions, claims 1-24 are not obvious in view of the cited references. Unlike the methodology defined in the pending claims, nothing in the cited references shows or suggests a method of generating an insurance quote wherein the insurance quote is provided to the applicant contemporaneously with a favorable decision on a loan application. Further, unlike the methodology defined in the pending claims, nothing in any of the cited references shows or suggests a method for a generating an insurance quote that contemplates the selection of one of a plurality of insurance companies to generate the quote or that utilizes data obtained from a lender's database to automatically generate the quote. These specific differences between the claimed invention and the cited references are significant and unobvious. Consequently, appellant believes that all of the claims appealed herein, namely, claims 1-24 are in proper form for allowance. As such, applicant requests that the Board overturn the examiner's rejection of all of the pending claims, namely, claims 1-24, and pass such claims to allowance.

Respectfully Submitted,

  
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**CLAIMS APPENDIX**

1. A method of generating an insurance quote for an applicant for a loan from a lender, wherein the loan is intended to fund the purchase of an item, comprising the steps of:
  - determining the acceptability of the loan;
  - obtaining data from a lender's database, wherein at least a portion of the data in the database is provided to the lender by the applicant in connection with obtaining the loan from the lender;
  - automatically underwriting an insurance risk for the item intended to be purchased using the loan;
  - generating the insurance quote utilizing the data obtained from the lender's database, the insurance quote is for the provision of insurance to cover the item intended to be purchased using the loan; and
  - advising the applicant of the acceptability of the loan and providing the insurance quote to the applicant contemporaneously with the advising step if the loan has been accepted.
2. The method of claim 1 wherein the insurance quote is provided by the lender.
3. The method of claim 1 wherein the insurance quote is provided by an insurance provider.
4. The method of claim 1 wherein the step of underwriting the insurance risk includes the additional steps of:
  - providing a plurality of insurance companies for underwriting the insurance risk; and
  - determining a set of terms for each of the plurality of insurance companies for which each of the plurality of insurance companies will accept the insurance risk.

5. The method of claim 4 comprising the additional step of selecting one of the sets of terms and providing the insurance quote in response thereto.

6. The method of claim 1 further comprising the additional step of determining if additional data is needed prior to underwriting the insurance risk and if the additional data is needed, conducting the step of obtaining the additional data from the applicant.

7. The method of claim 1 comprising the additional steps:  
storing the data after providing the insurance quote; and  
providing an additional insurance quote in response to a request by the applicant.

8. The method of claim 1 comprising the additional step of requesting permission from the applicant prior to obtaining the data from the lender.

9. The method of claim 1 wherein a second portion of the data is obtained from a third party.

10. The method of claim 9 wherein the third party is a credit bureau.

11. A method of generating an insurance quote for an applicant for a loan from a lender, wherein the loan is intended to fund the purchase of an item, comprising the steps of:
  - determining the acceptability of the loan;
  - obtaining data from a lender's database, wherein at least a first portion of the data in the database is provided to the lender by the applicant in order to obtain the loan;
  - automatically underwriting an insurance risk for the item intended to be purchased using the loan, using the data obtained from the lender's database, for a plurality of insurance companies;
  - selecting one of the plurality of insurance companies in response to the step of underwriting the insurance risk, and providing the same as a selected insurance company;
  - generating an insurance quote for the applicant from the selected insurance company for the provision of insurance to cover the item intended to be purchased using the loan; and
  - providing the insurance quote and a determination of the acceptability of the loan to the applicant if the loan has been accepted.
12. The method of claim 11 wherein the insurance quote is provided by the lender.
13. The method of claim 11 wherein the insurance quote is provided by an insurance provider.
14. The method of claim 11 wherein the step of underwriting the insurance risk includes the additional step of determining a set of terms for each of the plurality of insurance companies under which each of the plurality of insurance companies will accept the insurance risk.
15. The method of claim 11 further comprising the additional step of determining if additional data is needed prior to underwriting the insurance risk and if the additional data is needed, conducting the step of obtaining the additional data from the applicant.

16. The method of claim 11 comprising the additional steps:  
storing the data after providing the insurance quote; and  
providing an additional insurance quote in response to a request by the applicant.  
applicant prior to obtaining the data from the lender.
18. The method of claim 11 wherein a second portion of the data is obtained from a third party.
19. The method of claim 18 wherein the third party is a credit bureau.
20. A method of generating an insurance quote for an applicant for a loan from a lender, wherein the loan is intended to fund the purchase of an item, comprising the steps of:  
determining the acceptability of the loan;  
requesting permission from the applicant to provide the insurance quote for the item;  
obtaining a first portion of data from a lender's database in response to permission to provide the insurance quote from the applicant, the first portion of the data being provided to the lender by the applicant in order to obtain the loan;  
automatically determining if additional data is needed to underwrite an insurance risk for the item intended to be purchased using the loan and if the additional data is needed, conducting the step of obtaining the additional data;  
automatically underwriting the insurance risk for the item intended to be purchased using the loan using the first portion of data for a plurality of insurance companies;  
selecting one of the plurality of insurance companies in response to the step of underwriting the insurance risk and providing the same as a selected insurance company;  
providing the insurance quote from the selected insurance company and a determination of the acceptability of the loan to the applicant if the loan has been accepted;  
storing the data after providing the insurance quote; and  
providing an additional insurance quote in response to a request by the applicant.

21. The method of claim 20 wherein the insurance quote is provided by the lender.
22. The method of claim 20 wherein the insurance quote is provided by an insurance provider.
23. The method of claim 20 wherein the additional data is obtained from a third party.
24. The method of claim 23 wherein the third party is a credit bureau.

**EVIDENCE APPENDIX**

Applicant submits no evidence pursuant to 37 CFR § 1.130, 1.131 or 1.132 or any other evidence beyond the references cited in the present application.

**RELATED PROCEEDINGS APPENDIX**

No decision from a related proceeding has been rendered by a court or this Board.